

Form elsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 20–18150–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A Fersch  
51 Afterglow  
Verona, NJ 07044

Emily K. Anderson  
51 Afterglow  
Verona, NJ 07044

Social Security No.:

xxx–xx–6641

xxx–xx–3748

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above–named case will be closed without entry of discharge on or after September 4, 2025 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☐ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: August 5, 2025

JAN: dlr

Jeanne Naughton  
Clerk

In re:  
Richard A Fersch  
Emily K. Anderson  
Debtors

Case No. 20-18150-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Aug 05, 2025

User: admin  
Form ID: clsnodsc

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 07, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A Fersch, Emily K. Anderson, 51 Afterglow, Verona, NJ 07044-5122

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 05 2025 21:03:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Aug 05 2025 21:03:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 07, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 5, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

District/off: 0312-2

User: admin

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Date Rcvd: Aug 05, 2025

Form ID: clsnodsc

Total Noticed: 3

Karina Pia Lucid

on behalf of Debtor Richard A Fersch 15020@notices.nextchapterbk.com;courtnotices@karinalucidlaw.com

Karina Pia Lucid

on behalf of Joint Debtor Emily K. Anderson 15020@notices.nextchapterbk.com;courtnotices@karinalucidlaw.com

Laura M. Egerman

on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing laura.egerman@mccalla.com  
mccallaecf@ecf.courtdrive.com

Marie-Ann Greenberg

magecf@magtrustee.com

Murphy Durkin

on behalf of Creditor Kearny Bank c/o Durkin & Durkin LLC maresta@durkinlawfirm.com mdurkin@durkinlawfirm.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@hasbanilight.com hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9